

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
300 Quarropas Street
White Plains, NY 10601**

IN RE: Wayne Davidovitch and Wendy Davidovitch

CASE NO.: 07-23254-ash

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0786 xxx-xx-5395

CHAPTER: 7

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 6/27/08 ; an order converting the case was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.

2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:

(a) debts dischargeable under 11 U.S.C. § 523(a);

(b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;

(c) debts determined by this court to be discharged.

3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).

4. Mark S. Tulis is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 10/16/08

Adlai S. Hardin Jr., Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0208-7
Case: 07-23254

User: awilrodri
Form ID: 155

Page 1 of 3
Total Served: 150

Date Rcvd: Oct 16, 2008

The following entities were served by first class mail on Oct 18, 2008.

db +Wayne Davidovitch, 8 Van Gogh Lane, Suffern, NY 10901-7726
jdb +Wendy Davidovitch, 8 Van Gogh Lane, Suffern, NY 10901-7726
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
4443667 +ACB RECEIVABLES MANAGEMENT, 19 MAIN ST P.O. BOX 350, ASBURY PARK, NJ 07712-0350
4443668 +ADVANCED LAPAROSCOPIC SURGERY, 150 WHITE PLAINS RD, TARRYTOWN, NY 10591-5535
4443669 +AIRMONT ANIMAL HOSPITAL, 200-H ROUTE 59, SUFFERN, NY 10901-5000
4443670 +ALL CREATURES GREAT AND SMALL, 481 ROUTE 306, MONSEY, NY 10952-1223
4443671 +ALLIANCE ONE, 4797 RUFFNER, SAN DIEGO, CA 92111-1519
4443672 +ALLIED INTERSTATE, 3000 CORPORATE EXCHANGE DR., 5TH FLOOR, COLUMBUS, OH 43231-7723
4443674 AMICA, P.O. BOX 9128, PROVIDENCE, RI 02940-9128
4443675 +AMSHER COLLECTION SERVICES, 600 BEACON PKWY, BIRMINGHAM, AL 35209-3120
4443676 +ANIMAL MEDICAL OF NEW CITY, 22 NEW HEMPSTEAD RD., NEW CITY, NY 10956-3628
4443677 +ANNA'S CHOCOLATES, 84 ROUTE 303, TAPPAN, NY 10983-2806
4443678 ASF INTERNATIONAL, DEPT. #291, DENVER, CO 80281-0291
4443679 +ASSOCIATED CREDIT SERVICES INC, 105 B SOUTH STREET, PO BOX 9100, HOPKINTON, MA 01748-9100
4443680 +AT&T ****3626, PO BOX 57907, MURRAY, UT 84157-0907
4463730 +Advanced Laparoscopic Surgery, Sa-Vit Collection Agency, P O Box 250,
East Brunswick, NJ 08816-0250
4443681 +BIO-REFERENCE LABORATORIES, 487 EDWARD H. ROSS DRIVE, ELMWOOD PARK, NJ 07407-3127
4443682 +BNA FINANCIAL, PO BOX 899, SMYRNA, TN 37167-0899
4443683 +BON SECOURS CHARITY HEALTH SYS, 255 LAFAYETTE AVE., SUFFERN, NY 10901-4812
4443684 +BROWN, BAUMANN & BROWN, 16 NORTH MAIN STREET, SUITE 31, NEW CITY, NY 10956-3720
4470967 +Bart W. Silverman, D.M.D., 337 N. Main Street, New City, NY 10956-4310
4443685 +CABLEVISION, 235 WEST NYACK RD, WEST NYACK, NY 10994-1700
4443687 +CAVALRY PORTFOLIO SERVICES, LL, PO BOX 1030, HAWTHORNE, NY 10532-7509
4443688 +CB OF THE HUDSON VALLEY, 155 N PLANK RD., NEWBURGH, NY 12550-1747
4443690 +CELENTANO, STADMEUER & WALLEN., 1035 ROUTE 46 EAST, PO BOX 2594, CLIFTON, NJ 07015-2594
4443691 +CEMBER & CEMBER, PC, 10 SOUTH BROADWAY, PO BOX 555, NYACK, NY 10960-0555
4443692 +CHILDREN SURGICAL ASSOC., PO BOX 7780-4103, PHILADELPHIA, PA 19182-0001
4443693 CITIBANK, POB 76006, SAN ANTONIO, TX 78245
4443694 +CITIZENS BANK, 1 CITIZENS DR, RIVERSIDE, RI 02915-3000
4443695 +CLEARWATER POOL& SPA, 387 SOUTH MAIN ST., NEW CITY, NY 10956-3001
4443696 COLLECTION CENTER IND, INC, PO BOX 8666, LANCASTER, PA 17604-8666
4443697 +COMMERCE BANK ****0256, 1701 ROUTE 70 EAST, CHERRY HILL, NJ 08003-2335
4443698 +COSTCO WHOLESALE, 50 OVERLOOK BLVD, NANUET, NY 10954-5292
4493037 +Cablevision, 1101 Stewart Avenue, Bethpage NY 11714-3580
4443699 DANBURY REGIONAL OFFICE, PO BOX 9128, PROVIDENCE, RI 02940-9128
4443700 DAVID L. REITMAN, 150 WHITE PLAINS RD., SUFFERN, NY 10901-7726
4443701 +DEBRA FEDER, 5 EVAN DR, NEW CITY, NY 10956-2306
4443702 +DISNEY'S FIRST READERS, 2931 EAST MCCARTY STREET, JEFFERSON CITY, MO 65101-4431
4443703 +DR. JOESPH D. SUTTON, 222 ROUTE 59, SUFFERN, NY 10901-5204
4443704 +DRUGMART, 200 ROUTE 59, SUFFERN, NY 10901-5097
4443705 EMC MORTGAGE, 800 STATE HWY, LEWISVILLE, TX 75067
4455780 EMC Mortgage Corporation, ATTN: Bankruptcy Department, P.O. Box 293150,
Lewisville, TX 75029-3150
4443706 ENT AND ALLERGY ASSOC. ****9812, PO BOX 7206, SUFFERN, NY 10901-7726
4443707 +EZ PASS, PO BOX 52005, NEWARK, NJ 07101-8205
4443708 +FAC/NAB, 480 JAMES ROBERTSON PKWY, NASHVILLE, TN 37219-1212
4443709 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
4443710 +FIRST MED, 244 LIVINGSTON STREET, NORTHVALE, NJ 07647-1996
4443711 +FIRST PREMIER BANK ****3527, PO BOX 5147, SIOUX FALLS, SD 57117-5147
4443712 +FITNESS II, 15 PERLMAN DR., SPRING VALLEY, NY 10977-5281
4443713 FRED MEYER/CBSD ****8915, PO BOX 6003, HAGERSTOWN, MD 21747-6003
4443714 +GALAXY GYMNASTICS, 17A GREENBUSH RD., ORANGETOWN, NY 10962-2205
4443715 +GC SERVICES LP, PO BOX 2667, HOUSTON, TX 77252-2667
4443716 +GOLDMAN & WASSHAW PC, PO BOX 106, PINE BROOK, NJ 07058-0106
4443717 +GOOD SAMARITAN 121****, 255 LAFAYETTE AVENUE, SUFFERN, NY 10901-4869
4443720 +HORIZON FINANCIAL MANAGEMENT, 8585 S. BROADWAY SUITE 880, MERRILLVILLE, IN 46410-5661
4443721 +HUDSON VALLEY MEDICAL ****3009, PO BOX 700, YONKERS, NY 10704-0700
4443722 +HUDSON VALLEY MEDICAL ****6696, PO BOX 700, YONKERS, NY 10704-0700
4443723 I.C.SYSTEMS, INC, 444 HIGHWAY 96 EAST, P.O. BOX 64887, SAINT PAUL, MN 55164-0887
4443724 +IRS ****6101, INTERNAL REVENUE SERVICE, ANDOVER, MA 05501-0001
4443725 JANDEE ANESTHESIOLOGY, PO BOX 35650, NEWARK, NJ 07193-5650
4443726 +JOEL SMITH, CPA, 581 ROUTE 17M, MONROE, NY 10950-3456
4443727 +JOURNAL NEWS, ONE GANNETT DRIVE, WHITE PLAINS, NY 10604-3402
4463985 Jefferson Capital Systems LLC, PO BOX 23051, COLUMBUS GA 31902-3051
4443729 LDC COLLECTION SYSTEMS, PO BOX 52005, NEWARK, NJ 07101-8205
4443730 LIFELINE MEDICAL ASSOC., PO BOX 34175, NEWARK, NJ 07189-0175
4443731 LIFETOUGH NATIONAL SCHOOL STU., 11000 VIKING DRIVE, EDEN PRAIRIE, MN 55344-7250
4443732 +MARK R. PAPO, 354 NORTH MIDDLETON RD., NANUET, NY 10954-1113
4443733 MARK S. SWARTZ, 28 SQUADRON BLVD., NEW CITY, NY 10956
4443735 +MITCHEL POLLACK & ASSOC., 150 WHITE PLAINS RD., TARRYTOWN, NY 10591-5535
4443736 NANUET VOL AMBULANCE CP/BLS, PO BOX 8000 DEPT #537, BUFFALO, NY 14267-0002
4443737 +NBCC, PO BOX 16, IRVINGTON, NY 10533-0016
4443738 NCO FIN/99, PO BOX 41466, PHILADELPHIA, PA 19101
4443739 +NCO FINANCIAL SYS. INC., 507 PRUDENTIAL RD., HORSHAM, PA 19044-2368
4443740 +NORTH JERSEY PEDIATRICS, 17-10 FAIRLAWN AVE., FAIR LAWN, NJ 07410-2310
4443741 +NORTH SHORE AGENCY, PO BOX 8901, WESTBURY, NY 11590-8901
4443742 +NORTH SHORE AGENCY ****5691, PO BOX 8901, WESTBURY, NY 11590-8901
4443743 +NTD LABORTATORIES, INC., 403 OAKWOOD RD., HUNTINGTON STATION, NY 11746-7221

4443744 NYACK EMERGENCY PHYSICIANS PC, P.O. BOX 48305, JACKSONVILLE, FL 32247-8305
4513235 +New York State Thruway Authority, Legal Dept, 200 Southern Blvd, Albany NY 12209-2018
4505449 +Newton Memorial Hospital, 175 High Street, Newton NJ 07860-1099
4443745 +ORANGE AND ROCKLAND UTILITIES, PO BOX 1005, SPRING VALLEY, NY 10977-0800
4443746 +ORANGE COUNTY COMMUNITY COLLEGE, 115 SOUTH STREET, MIDDLETOWN, NY 10940-6437
4443747 PASCACK VALLEY HOSPITAL, PO BOX 864, MAHWAH, NJ 07430-0864
4443748 PAYPAL, PO BOX 45950, OMAHA, NE 68145-0950
4443749 +PENN CREDIT CORP, PO BOX 988, HARRISBURG, PA 17108-0988
4443750 PHILADELPHIA REGIONAL OFFICE, PO BOX 9128, PROVIDENCE, RI 02940-9128
4443751 +PIONEER CREDIT RECOVERY, INC., 26 EDWARD STREET, ARCADE, NY 14009-1012
4443752 +PRESIDIO/CM 5189****, ONE MONTGOMERY TOWER, 120 KEARNY ST. SUITE 2300,
SAN FRANCISCO, CA 94108-4848
4443753 +PROVIDIAN FINANCIAL 4361****, 4900 JOHNSON DRIVE, PLEASANTON, CA 94588-3308
4443754 +PULMONARY MEDICINE, P.C., 1180 MORRIS PARK AVE., BRONX, NY 10461-1925
4473525 +Premier BankCard/Charter, P O Box 2208, Vacaville CA 95696-8208
4443755 +QUEST DIAGNOSTICS ****2033, PO BOX 64196, BALTIMORE, MD 21264-4196
4443756 +RAMAPO RADIOLOGY, 255 LAFAYETTE AVE, SUFFERN, NY 10901-4812
4443757 +RAMAPO VALLEY PEDIATRICS, 222 ROUTE 59, SUFFERN, NY 10901-5204
4443758 +RAMAPO VALLEY SURGICAL****5708, 100 ROUTE 59, SUFFERN, NY 10901-4927
4443759 +RAMSEY CINEMA, 125 E. MAIN ST, RAMSEY, NJ 07446-1926
4443760 +REPHEN LAW FIRM, 17 SQUADRON BLVD., NEW CITY, NY 10956-5214
4443762 +ROBIN HILL NURSERY SCHOOL, 70 WESLEY CHAPEL RD., SUFFERN, NY 10901-2606
4443763 +ROCKALND PEDIATRIC DENTAL, 238 NORTH MAIN STREET, NEW CITY, NY 10956-5302
4443764 ROCKLAND EMERGENCY, PO BOX 36264, NEWARK, NJ 07188-0001
4443765 +SCHAFFER & ASSOC, 101 SOUTH 5TH STREET STE, 100, COLUMBIA, MO 65201-4216
4443766 +SCHOLASTIC INC, PO BOX 9167, PUEBLO, CO 81008-0167
4443767 SECURITY CREDIT SYSTEMS, INC, PO BOX 846, BUFFALO, NY 14240-0846
4443768 +SMITH,LENDER & CO, 581 ROUTE 17 M, MONROE, NY 10950-3456
4443769 +SPECIAL DESIGNS OF JEWELRY, 16 INDIAN ROCK, SUFFERN, NY 10901-4907
4443770 +SPRINT PCS ****2196, P.O. BOX 219554, KANSAS CITY, MO 64121-9554
4443771 +SPRINT PCS ****2209, P.O. BOX 219554, KANSAS CITY, MO 64121-9554
4443772 +STEIN & STEIN, PO BOX 30, HAVERSTRAW, NY 10927-0030
4443773 +STEVENS BUSSINESS SERVICE, 92 BOLT STREET, LOWELL, MA 01852-5316
4443774 +SUFFERN FREE LIBRARY, 210 LAFAYETTE AVE., SUFFERN, NY 10901-4708
4493005 +Scholastic, Inc, Shaffer & Assoc., P O Box 1545, Columbia MO 65205-1545
4443775 +T MOBILIE ****1384, PO BOX 742596, CINCINNATI, OH 45274-2596
4456520 T-Mobile USA Inc., ATTN: Bankruptcy Dept., PO Box 53410, Bellevue, Wa 98015-3410
4443776 +TEMPLE BETH EL NURSERY, 415 VIOLA RD, SPRING VALLEY, NY 10977-2096
4443778 +THE VALLEY HOSPITAL, 223 NORTH VAN DIEN AVENUE, RIDGEWOOD, NJ 07450-2736
4443779 +TOWN OF RAMAPO TAX DEPARTMENT, 237 ROUTE 59, SUFFERN, NY 10901-5312
4443780 +TRUSTCO BANK, 327 ROUTE 59 EAST, MONSEY, NY 10952-3420
4457613 UML/UM Capital, LLC, P O Box 601012, Charlotte NC 28260-1012
4443781 +UNITED COMMERCIAL FINANCIAL, 2550 KINGSTON RD., YORK, PA 17402-3735
4443782 +UNITED MORTGAGE AND LOAN INV., 6701 CARMEL ROAD, SUITE 400, CHARLOTTE, NC 28226-0201
4443783 +UNIVERSAL FIDELITY LP, PO BOX 941911, HOUSTON, TX 77094-8911
4443784 +VALENTINE & KEBARTAS, INC, PO BOX 325, LAWRENCE, MA 01842-0625
4443786 +VERIZON NEW YORK INC ****1275, PO BOX 165018, COLUMBUS, OH 43216-5018
4443787 +VERIZON WIRELESS ****0000, PO BOX 1850, FOLSOM, CA 95763-1850
4443788 VISION FINANCIAL CORP., PO BOX 800, PURCHASE, NY 10577-0800
4443789 VITAL RECOVERY SERVICES INC., PO BOX 923747, NORCROSS, GA 30010-3747
4489770 +Verizon, 3900 Washington St, Wilmington DE 19802-2125
4517816 +Verizon North Inc, 404 Brock Drive, Bloomington IL 61701-2654
4522644 +Verizon Wireless Northeast, P O Box 3397, Bloomington IL 61702-3397
4443790 +WACHOVIA BANK ****7913, 50 MAIN STREET 11TH FLOOR, WHITE PLAINS, NY 10606-1901
4443791 +WALMART, 288 LARKIN DR., MONROE, NY 10950-4911
4443792 +WFFNB/EXPRESS 3146****, P.O.BOX 330066, DENVER, CO 80233-8066
4443793 +WILLIAMS, ALEXANDER ASS., PO BOX 2148, #27179, WAYNE, NJ 07474-2148

The following entities were served by electronic transmission on Oct 16, 2008.

4443673 +EDI: RMCB.COM Oct 16 2008 17:28:00 AMCA, PO BOX 1235, ELMSFORD, NY 10523-0935
4443719 EDI: HNDA.COM Oct 16 2008 17:28:00 HONDA FINANCIAL SERVICES, 600 KELLY WAY,
HOLYOKE, MA 01040
4443718 EDI: HNDA.COM Oct 16 2008 17:28:00 HONDA FINANCIAL SERVICES, PO BOX 166469,
IRVING, TX 75016
4458337 EDI: HNDA.COM Oct 16 2008 17:28:00 AMERICAN HONDA FINANCE CORPORATION,
NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
4443686 EDI: CAPITALONE.COM Oct 16 2008 17:23:00 CAPITAL ONE, P.O.BOX 85015,
RICHMOND, VA 23285-5015
4443689 +EDI: CBCSI.COM Oct 16 2008 17:28:00 CBCS 24, 600 N. BELL BLDG 1 SUITE 150,
CARNEGIE, PA 15106-4301
4518848 +E-mail/Text: BANKRUPTCYNOTIFICATION@FRONTIERCORP.COM
Frontier Communications, 19 John St, Middletown NY 10940-4918
4466812 EDI: IRS.COM Oct 16 2008 17:28:00 INTERNAL REVENUE SERVICE, 290 BROADWAY, 5TH FL,
NEW YORK, NY 10007
4443728 +EDI: PHINPLAZA.COM Oct 16 2008 17:28:00 LAW OFFICES OF MITCHELL N. KAY, 7 PENN PLAZA,
NEW YORK, NY 10001-3995
4492649 EDI: RESURGENT.COM Oct 16 2008 17:28:00 LVNV Funding LLC its successors and assigns as,
assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4443734 +EDI: MID8.COM Oct 16 2008 17:28:00 MIDLAND CRED, 8875 AERO DR., SAN DIEGO, CA 92123-2251
4522643 +EDI: MID8.COM Oct 16 2008 17:28:00 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego CA 92123-2255
4443761 +EDI: PHINRJMA.COM Oct 16 2008 17:28:00 RJM ACQUISITIONS LLC, 575 UNDERHILL BLVD, SUITE # 22,
SYOSSET, NY 11791-3426

District/off: 0208-7
Case: 07-23254

User: awilrodri
Form ID: 155

Page 3 of 3
Total Served: 150

Date Rcvd: Oct 16, 2008

The following entities were served by electronic transmission (continued)

4443785 +EDI: AFNIVERIZONE.COM Oct 16 2008 17:28:00 VERIZON COMMUNICATIONS,
BELL ATLANTIC YELLOW PAGES INC, 1095 AVE OF AMERICAS, NEW YORK, NY 10036-6797
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr American Honda Finance Corporation
cr WMC Mortgage Corporation c/o EMC Mortgage Corp.
4443777 THE CHILDREN HOSPITAL OF PHILA, 34TH STREET & CIVIC CENTER BL, NY 10904-4399
cr* Jefferson Capital Systems LLC, PO Box 23051, Columbus, GA 31902-3051
4463986* Jefferson Capital Systems LLC, PO BOX 23051, COLUMBUS GA 31902-3051
4505450* +Newton Memorial Hospital, 175 High Street, Newton NJ 07860-1099

TOTALS: 3, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2008

Signature:

